Certificate Number: 14912-PAE-DE-033655070

Bankruptcy Case Number: 17-10030



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 5, 2019, at 5:53 o'clock PM EST, Ruthann Klump completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 5, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor